



## **Paid Family Leave Insurance: Basics for Medical Providers**

**By Scott Rose, M.D.  
Medical Director  
Employment Development Department**

In January 2004, California launched the Paid Family Leave insurance program—the first of its kind in the nation. Paid Family Leave, an expansion of existing State Disability Insurance (SDI), extends partial wage replacement benefits to SDI-covered employees who must provide care for a seriously ill child, spouse, parent, or registered domestic partner, or who need time to bond with a new child.

Paid Family Leave insurance provides coverage for up to six weeks during a one-year period. This new program does not extend job retention rights to California workers; it provides only a wage replacement benefit to help cover the economic burden of providing family care. California workers began contributing toward this program through payroll deductions on January 1, 2004, and workers with family care needs will be able to file claims as of July 1, 2004. As with SDI, Paid Family Leave is administered by the California Employment Development Department (EDD).

Medical providers will play a key role in this new program. A claim for benefits, for example, must include a medical provider's certification attesting to the serious health condition of the patient, and the need for a family member to provide care.

Paid Family Leave defines a serious health condition as an illness, injury, impairment, or physical or mental condition that involves inpatient care in a hospital, hospice, residential health care facility, or continuing treatment or supervision by a health care provider. Some conditions considered not serious, per pending regulations, are the common cold, routine medical, eye, and dental appointments, earaches, upset stomach, and minor ulcers. The medical information provided must include a diagnosis and an International Classification of Diseases (ICD) code.

Medical providers are also asked to determine if a patient's physical or mental health condition requires physical care or emotional support from a family member. In addition, the medical professional must estimate the number of hours of care per day needed, and the duration of the need for care. This information helps EDD workers determine the number of care providers in a family who may be eligible to claim benefits to provide care for an individual patient.

Medical professionals authorized to complete the required Doctor's Certification include: licensed medical or osteopathic physician/surgeons, chiropractors, dentists, podiatrists, optometrists, designated psychologists, or authorized medical officers of a United States government facility.

For bonding, Paid Family Leave is limited to the first year after birth, adoption, or foster care placement of a child. Claimants are required to provide documents such as a birth certificate or adoption agreement before benefits can be approved. Medical providers are not involved in claims for bonding benefits.

Licensed medical professionals within California should soon receive a packet with further details from EDD. This mailing will provide a medical provider brochure and answers to frequently asked questions about this new law. The EDD's Web site ([www.edd.ca.gov](http://www.edd.ca.gov)) is also an excellent source of general information on Paid Family Leave, offering downloadable brochures and

information for both employers and employees. Beginning April 2004, claim forms may be ordered on-line from the EDD Web site or by calling 1-877-BE-THERE.

Medical providers' participation is vital to the success of the Paid Family Leave program, and EDD is working to provide you and your office with the information necessary to succeed.

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